



International Islamic Fiqh Academy
Académie Internationale du Fiqh Islamique

Certificate of Shariah Compliance

All praise is to Almighty Allah, the Lord of the creation and peace be upon Muhammad the Last and Final Prophet to all mankind and mercy of Allah for the entire world and upon his family, his companions and all those who followed them with virtue.

This is to certify that Shariah Supervisory Board of "International Islamic Fiqh Academy" has reviewed the structure of the Group Family Takaful products based on Wakala/Waqf model and examined the relevant document and specimen format of the policy. The member of International "Islamic Fiqh Academy" approved the mentioned Takaful Model for Islamic World. This is the best available alternate of the conventional insurance.

Dated: 15th June, 2007

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